

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Valerie J. Bernatowicz
 Debtor

Case No. 15-10058-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Virginia
 Form ID: 138NEW

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Jan 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2020.

db Valerie J. Bernatowicz, 501 Hulmeville Road, Langhorne, PA 19047
 cr +BANK OF AMERICA, N.A., BUILDING C, 2380 PERFORMANCE DR, RICHARDSON, TX 75082-4333
 13452184 +Bank of America, 1800 Tapo Canyon Rd, Simi Valley, CA 93063-6712
 13452185 +Citibank, P.O. Box 6241, Sioux Falls, SD 57117-6241
 13452188 +KML Law Group, BNY Independence Center, Suite 5000, 701 Market Street,
 Philadelphia, PA 19106-1541
 13452189 +KML Law Group, P.C., BNY Independence Center, Suite 5000, 701 Market Street,
 Philadelphia, PA 19106-1541
 13531916 +The Bank Of New York Mellon FKA et al., Bank Of America, N.A.,
 Attention: Bankruptcy Department, P.O. Box 5170, Simi Valley, CA 93062-5170
 13452191 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
 (address filed with court: Wells Fargo Home Mortgage, 8480 Stagecoach Circle,
 Frederick, MD 21701)
 13510309 +Wells Fargo Bank, N.A., C/O Wells Fargo Bank, N.A., as servicer,
 Attn: Bankruptcy Dept./MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
 13914253 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262
 13508273 eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262,
 New York, NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jan 17 2020 03:44:45 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 17 2020 03:44:04
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 17 2020 03:44:34 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13452186 +E-mail/Text: electronicbkydocs@nelnet.net Jan 17 2020 03:44:21 Dept Of Education/Neln,
 121 S 13th St, Lincoln, NE 68508-1904
 13452187 E-mail/PDF: gecsed@recoverycorp.com Jan 17 2020 03:47:08 Green Tree Servicing L,
 332 Minnesota St Ste 610, Saint Paul, MN 55101
 13507588 E-mail/Text: bankruptcy.bnc@ditech.com Jan 17 2020 03:43:38 Green Tree Servicing, LLC,
 P.O. Box 6154, Rapid City, SD 57709-6154, Telephone number: 888-298-7785
 13480306 E-mail/Text: ebn_bkrt_forms@salliemae.com Jan 17 2020 03:45:03 Sallie Mae, P.O. Box 3319,
 Wilmington, DE 19804-4319
 13452190 +E-mail/Text: ebn_bkrt_forms@salliemae.com Jan 17 2020 03:45:03 Sallie Mae,
 300 Continental Dr, Newark, DE 19713-4322
 13475646 +E-mail/Text: electronicbkydocs@nelnet.net Jan 17 2020 03:44:21 U.S. Department of Education,
 C/O Nelnet, 3015 South Parker Road, Suite 400, Aurora, CO 80014-2904

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2020 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor THE BANK OF NEW YORK MELLON Et al. paeb@fedphe.com
ANDREW SPIVACK on behalf of Creditor WELLS FARGO BANK, N.A. paeb@fedphe.com
BRAD J. SADEK on behalf of Debtor Valerie J. Bernatowicz brad@sadeklaw.com, bradsadek@gmail.com
JOSEPH ANGELO DESSOYE on behalf of Creditor THE BANK OF NEW YORK MELLON Et al. paeb@fedphe.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Green Tree Servicing LLC bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
MARIO J. HANYON on behalf of Creditor WELLS FARGO BANK, N.A. paeb@fedphe.com
THOMAS I. PULEO on behalf of Creditor Green Tree Servicing LLC tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 10

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: Valerie J. Bernatowicz
Debtor(s)

Bankruptcy No: 15-10058-elf
Chapter: 13

NOTICE OF DEADLINES

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court
Timothy B. McGrath
Clerk of Court

Dated: 1/16/20